

Department of Employee Insurance 2020 Open Enrollment



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Kentucky Employees' Health Plan

Agenda



e = en·gage

Get engaged.

Learn how to stay healthy and lower your costs.

Contact Information

Open Enrollment Hotline is available Oct.14-30
888-581-8834 or 502-564-6534

- Option 1- Kentucky Retirement Systems**
- Option 2- KHRIS User ID and Password**
- Option 3- Benefit Questions for Anthem,
CVS Caremark, & WageWorks**
- Option 4- Technical Assistance**
- Option 5- Department of Employee insurance for
all other inquiries**



Customer Service Hours



(Eastern time zone)
Hours for assistance:

Monday, Oct. 14-Friday, Oct.18	7:30-4:30
Monday, Oct.21-Friday, Oct.25	8:00-6:30
Saturday, Oct. 26	8:00-1:00
Monday, Oct.28-Wednesday, Oct.30	8:00-8:00

Calling all **VENDORS**

- ▶ Anthem —health insurance 844-402-5347 or anthem.com/kehps
- ▶ Anthem —dental and vision insurance 844-402-5347 or anthem.com
- ▶ CVS/Caremark —prescriptions 866-601-6934 or caremark.com
- ▶ StayWell —well-being 866-746-1316 or KEHPLivingwell.com
- ▶ SmartShopper —transparency 855-869-2133 or smartshopper.com
- ▶ WageWorks —FSA and HRA 877-430-5519 or wageworks.com/kehps
- ▶ WageWorks —COBRA 877-502-6272 or wageworks.com/kehps

Benefit Highlights

- ▶ MANDATORY ENROLLMENT
- ▶ Minimum premium increases; all less than \$20/month
- ▶ Low deductible and out-of-pocket maximum increases of \$250 for all plans
- ▶ StayWell is the new well-being vendor for 2020 plan year
- ▶ The same four health plan will be offered...LivingWell CDHP, LivingWell PPO, LivingWell Basic CDHP and LivingWell Limited High Deductible
- ▶ If the member does not need a health insurance, three waiver options to choose from: General Purpose Waiver HRA, Waiver Dental/Vision ONLY HRA, or Waiver No HRA

Benefit Highlights continued

- ▶ FSAs require re-enrollment each year. There are two types of FSAs a member may enroll in:
 - ▶ Healthcare FSA - Elect to have money taken pre-tax from your paycheck and deposited to a VISA card to pay for expenses not covered by insurance, such as co-insurance, co-pays and deductibles. The annual maximum contribution increased to \$2,700
 - ▶ Child and Adult Daycare FSA - Choose to have money taken pre-tax from your paycheck and use it to pay for child and adult daycare expenses
- ▶ Anthem Optional Dental and Vision Insurance premiums will be pre-tax payroll deducted in 2020
- ▶ KEHP will still require all members that have elected a health plan to complete the LivingWell promise between January 1 and July 1, 2020
- ▶ Members must elect or waive health insurance

Benefits Highlights

Members can enroll in these benefits anytime during the plan year. The following benefits are offered outside of Open Enrollment:

- ▶ Optional life insurance may be enrolled in at any time, provided a satisfactory Evidence of Insurability is submitted for the planholder or spouse
- ▶ Update life insurance beneficiaries information in KHRIS ESS
- ▶ Kentucky Deferred Compensation invest in financial wellness with pre- and post-tax supplemental retirement plan options; go to [Kentuckyplans.com](https://kentuckyplans.com)

Plan Choices for 2020

LivingWell CDHP

- Deductible
 - Single-\$1,500
 - Family-\$2,750
 - Co-insurance-85/15
- Maximum out-of-pocket
 - Single-\$3,000
 - Family-\$5,750
- Medical and pharmacy costs both apply toward the deductible and out of pocket
- Advanced Formulary-brand names and generic
 - Single coverage-\$500 HRA
 - Family, parent-plus, & couple coverage-\$1,000 HRA

Plan Choices for 2020

LivingWell PPO

- Deductible
 - Single-\$1,000
 - Family-\$1,750
- Co-insurance- 80/20
- Maximum-out-of-pocket
 - Single-\$3,000
 - Family\$5,750
- PCP Co-pay- \$25
- Specialist- \$45
- Advanced formulary brand- names and generic
- No HRA funds

Plan Choices for 2020

LivingWell Basic CDHP

- Deductible
 - Single-\$2,000
 - Family-\$3,750
- Co insurance- 70/30
- Maximum out of pocket
 - Single-\$4,000
 - Family-\$7,750
- Medical and pharmacy costs both apply toward the deductible and out-of-pocket
- Value Formulary-more generic drug options and less brand-name options
- HRA funds included
 - Single-\$250
 - Family, couple, or parent plus-\$500

Plan Choices for 2020

LivingWell Limited High Deductible Plan

- Deductible
 - Single-\$4,250
 - Family-\$8,250
- Maximum Out-of- Pocket
 - Single-\$5,250
 - Family-\$10,250
- Co Insurance-50/50
- Medical and pharmacy costs both apply toward the deductible and out-of-pocket
- Value Formulary-more generic drug options and less brand-name options
- No HRA funds

Plan Choices for 2020

HealthCare FSA

- Carryover minimum of \$50 and maximum of \$500 from one plan year to the next
- Maximum contribution-\$2,700
- If you want an FSA for 2020, you **must** enroll and choose your deduction amount

Child & Adult Daycare FSA

- Maximum contribution-\$5,000 depending on tax filing status
- If you want an FSA for 2020, you **must** enroll and choose your deduction amount

Waivers

- Waiver General Purpose HRA
- Waiver Dental/Vision ONLY HRA
- Waiver No HRA
- Carryover capped at \$6,000

Plan Choices for 2020

ANTHEM OPTIONAL DENTAL

Pre-tax
for 2020

Keep your current coverage-no
action required

Elect new coverage-enroll and
elect your coverage

Terminate current coverage

	Bronze	Silver	Gold
<i>Your dental plan at a glance</i>	<i>In and Out-of-Network</i>	<i>In and Out-of-Network</i>	<i>In and Out-of-Network</i>
Annual Benefit Maximum	\$750	\$1,000	\$1,500
Annual Deductible	\$50	\$50	\$50
Orthodontia	Not covered	Not covered	\$1,000
Diagnostic and Preventive Service	100%	100%	100%
Basic Services	50%	80%	80%
Oral Surgery	50%	80%	80%
Major Services	Not covered	50%	50%

No waiting period for basic or major services

PLAN CHOICES FOR 2020

VISION

Pre-tax
for
2020

Keep your current coverage-no
action required

Elect new coverage-enroll and
elect your coverage

Terminate current coverage

	Bronze	Silver	Gold
Exam with dilation as necessary	\$10 copay	\$10 copay	\$10 copay
Eyeglass lenses: Single vision, bifocal, trifocal, lenticular	\$25 copay	\$10 copay	\$10 copay
Standard progressive lens	Standard fixed price/discount	Standard fixed price/discount	\$30 copay
Premium progressive lens	Standard fixed price/discount	Standard fixed price/discount	Fixed price/discount based on standard price being funded

BENEFIT FAIRS



17 Benefit fairs; Enrollment Kiosks at all locations

- | | |
|--------------------|-------------------------------|
| • Franklin Sept 30 | Daviess Oct 15 |
| • McCracken Oct 1 | Boone Oct 16 |
| • Christian Oct 2 | Fayette Oct 16 |
| • Hopkins Oct 3 | Fayette Oct 17 |
| • Laurel Oct 4 | Boyle Oct 18 |
| • Russell Oct 4 | Onsite at most locations |
| • Jefferson Oct 7 | • Anthem Health |
| • Madison Oct 8 | • Anthem Dental/Vision |
| • Harlan Oct 9 | • CVS/Caremark |
| • Pike Oct 10 | • WageWorks |
| • Boyd Oct 11 | • Smartshopper |
| • Warren Oct 14 | • StayWell |
| | • Teachers' Retirement System |
| | • Kentucky Retirement System |

Flu shots offered at the Franklin County Benefit fair

Please bring your letter from DEI with your KHRIS user ID for kiosks

Benefit Selection Guides

- ▶ The full size BSG will be available online at KEHP.KY.GOV the week of Sept. 16
- ▶ The mini-BSG will be shipped for distribution the week of September 24th
- ▶ Distribute as soon as possible



ENROLLMENT GUIDELINES

▶ KHRIS ESS

- ▶ Most members, including those with the cross-reference payment option, can enroll online in KHRIS Employee Self-Service (ESS)

▶ Members with Cross-reference Payment Option:

- ▶ Primary enrolls first and selects health insurance for the entire family
- ▶ Once “Save” is selected, the Secondary Planholder will be enrolled in the corresponding plan
- ▶ Secondary Planholder can log in and enroll in other benefits (FSA, Dental, & Vision)

▶ New hires from 9/1 through 10/20 can enroll online via KHRIS ESS

- ▶ Enroll in new hire election first for 2019
- ▶ The next day enroll in the coverage for 2020
- ▶ The current plan will not show in the health plan step, there will only be a paper icon
- ▶ If the member does not choose a plan, they **MUST** go back and enroll
- ▶ Tobacco status must be entered, once entered it will remain in the status chosen even if they do not complete the enrollment

ENROLLMENT GUIDELINES

▶ **Paper Application**

- ▶ Members with a Disabled Dependent will receive a pre-populated paper application
- ▶ Members cross-referenced with a KRS retiree will receive a pre-populated paper application
- ▶ KRS retirees should enroll through the KRS online enrollment portal but may complete a paper application if needed

▶ **Enrolling in a Waiver General Purpose HRA**

- ▶ Must attest that all persons covered under the Waiver General Purpose HRA have other group employer-sponsored insurance coverage
- ▶ Must list all dependents during enrollment who will use the HRA funds

KHRIS ESS

Welcome [Having trouble viewing, click here](#)



KHRIS
ESS/MSS
Log-In

KHRIS User ID *

Password *

[Forgot KHRIS User ID?](#)

[Forgot/Reset Password or New User?](#)

[Browser Requirements](#)

[Log In](#)



KHRIS
Kentucky Human Resource Information System
Connecting the Commonwealth

PA20
Basic Personal data Tab
IT105-Communications

REMINDERS

- ▶ TWO applications are required in the following scenarios:
 - ▶ All members who transfer to your agency from October through December 31 **MUST** complete a new 2020 Enrollment/Change application in addition to the 2019 Enrollment/Change application the IC/HRG completes
 - ▶ Qualifying Events that occur after Open Enrollment through December 31 require two Enrollment/Change applications; one for 2019 and one for 2020
 - ▶ New Hires after Open Enrollment require two Enrollment/Change application; one for 2019 and one for 2020

REMINDERS

- ▶ Exceptions must be in DEI by close of business **December 31, 2019**. Any received after this date will not be reviewed.
- ▶ If a member enrolls in the wrong plan or makes an error, please assist them with completing the exception form and a paper application for 2020. The exception form and application must be submitted together. The documents may be faxed to 502-564-5278.
- ▶ If a member submits an Open Enrollment paper application to the agency, it must be entered by the IC/HRG no later than November 15

REMINDERS

The screenshot shows the HRBEN0073 - Health Plan Costs application interface. The top bar includes a user icon, navigation arrows, the KHRM logo, and the title 'HRBEN0073 - Health Plan Costs'. Below the title bar, the 'Health Plan Costs' section contains a menu dropdown, a 'Save as Variant...' button, and buttons for 'Back', 'Exit', 'Cancel', 'System', 'Execute', and 'Get Variant...'. Further down, there are buttons for 'Further selections', 'Search helps', and 'Org. structure'. The 'Key date' section has radio buttons for 'Today' (selected) and 'Other keydate', with a 'Key Date' input field. The 'Selection' section has a 'Personnel Number' input field and an 'Org. structure' icon. The 'Additional selection' section includes a table with columns for 'Benefit area', '1st Program Grouping', '2nd Program Grouping', and 'Benefit plan', with input fields and 'to' labels. The 'Benefit area' field contains the value '01'. The '1st Program Grouping', '2nd Program Grouping', and 'Benefit plan' fields are empty. There are also 'Org. structure' icons next to the '1st Program Grouping' and '2nd Program Grouping' fields.

Benefit area	1st Program Grouping	2nd Program Grouping	Benefit plan
01			

**Run HRBEN0073 before 9am
Use appropriate variant
Enter your
Organizational number
Use key date 01/01/2020**

ADDITIONAL BENEFITS

- ▶ LiveHealth Online Medical
- ▶ LiveHealth Online Psychology & Psychiatry
- ▶ Rethink
- ▶ Diabetes Prevention Program
- ▶ MyStrength
- ▶ StayWell
- ▶ Smartshopper
- ▶ Kentucky Deferred Comp

CLOSING

- ▶ **Deadline for Open Enrollment is October 30th**
- ▶ **Members should enroll online through KHRIS ESS**
- ▶ **Handout the mini-BSGs to help members make informed decisions**
- ▶ **You, as the IC/HRG, can email general questions to EIB@KY.GOV; please do not share this email with members**
- ▶ **Members can email general questions to KEHP@KY.GOV**
- ▶ **If there are any specific questions members can call:**
 - ▶ **844-402-KEHP(5347) Anthem medical, dental, vision**
 - ▶ **888-581-8834 (502-564-6534 local) Open Enrollment Hotline (select the correct prompt)**

CLOSING

